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Three major questions are raised: (1) What is meant by poverty and to what extent does the overall amount of poverty depend on the sort of measuring rod used? (2) How many and what proportion of the Nation's children are growing up in poverty? and (3) Where, geographically and socially, are these children of the poor to be found?

Poverty is defined with reference to cost of living budgets. An annual income of $3,000 or less than $60.00 per week represents the poverty line. Income tax rates paid are used to determine a poverty scale. Another factor used to define poverty is family size relative to income.

Using the $3,000 income figure, 9.3 million families live in poverty. In 1961, 21 percent of all couples with children earned less than $3,000. Approximately 11 million children live in poverty according to statistics.

More non-white families than white families are poor. Rural residence increases the chances of living in poverty.

It is recommended that both the proportions and absolute numbers of "the poor" should be taken into account in attempts to reduce the incidence of poverty.

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Some reflections on what we do and do not know about . . .

CHILDREN AND POVERTY

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THE PURPOSE of this brief report is to present some facts about poverty as it affects children and youth in the United States today, in the particular hope that this information may be of use to those who are involved in planning community programs. Three main points will be considered:

1. What is meant by poverty and to what extent does the overall amount of poverty depend on the sort of measuring rod that is used?

2. How many and what proportion of the Nation's children and youth are growing up in poverty?

3. Where, geographically and socially, are these children of the poor to be found?

The third point is of especial importance, for by this information the nature of present-day poverty as it affects American children is suggested and some clues are given as to where an attack on poverty can be made.

How Poor Is "Poor"?

Poverty is currently defined by reference to cost-of-living budgets, attempts being made to identify annual income figures that mark the minimum required to meet basic needs at an "economy" level.

The figure most frequently cited as marking the poverty line in the United States today is an annual income of $3,000 for a family. This is the figure used in the 1964 "Economic Report of the President," prepared by the Council of Economic Advisers,[1] and in most of the subsequent publicity on the subject. The figure refers to annual money income before taxes are paid, expressed in terms of 1962 prices. It amounts to an income of less than $60 a week.

In seeking a cutoff point for poverty, the Council reviewed a number of studies of the cost of maintaining families at various levels of living, citing specifically one made recently by the Social Security Administration. The figure that was chosen was close to that study's estimate ($3,195) of the cost of an "economy-plan" budget for a nonfarm family of four. This budget assumes that such a family would have to spend a third of its income on food—$5 a person a week. If rent cost $800 a year (about $65 a month), the family would have $25 a week left for clothing, medical care, recreation, and all other purposes.

Objections to this definition are easy to make. Many families consist of more than four persons, and many consist of less. Some families live on farms and others live in small towns in which costs may be lower than this budget assumes. "Money income" is not all the income some families receive; some get income in kind and in other nonmoney forms. The Council was well aware of these deficiencies but found the use of a single figure necessary for its purpose of "assessing the dimensions of the task of eliminating poverty, setting broad goals of policy, and measuring our past and future progress toward its accomplishment." [1]

Several other ways of determining the line that separates "the poor" from the rest of the population have been suggested in studies published in recent

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years. One of these meets the objection that nonmoney income should be included. Another takes account not only of that objection but also of the one relating to size and composition of families. A third uses Federal income tax standards as the basis of estimate. Each—not unexpectedly—arrives at a different income figure for defining poverty.

The first of these studies is the one made by the Conference on Economic Progress.[2] Here the poverty line was drawn at $4,000 in "disposable income" for families and $2,000 for unattached individuals. (The President's Council considered $1,500 the cutoff point for unattached individuals.) These figures refer not only to money income but also to nonmoney income, such as the money value of food and fuel produced by farm families, wages received in kind, and the rental value of owner-occupied homes.

The writers of the Conference report based their selection of the $4,000 level on studies of workers' family budgets conducted in 1959 by the Bureau of Labor Statistics in 20 American cities. These studies showed that, in 1960 dollars, a "modest but adequate budget" cost a three-person family from about $4,500 to $6,300 a year, while for a six-person family the cost varied from $6,100 to $9,400. Assuming that $6,000 would be the average cost of this sort of budget, the investigators decided that it was reasonable to reduce that figure by a third, apply it to all families, and call the resulting $4,000 figure the poverty line. Such a figure, they pointed out, makes generous allowances for variations in cost from place to place and for variations in family size.

The second study—one that takes account both of nonmoney income and of size and composition of family—was made by a team of social economists headed by James N. Morgan of the University of Michigan's Institute for Social Research.[3] The investigators started from the minimum family budget figures worked out by the Community Council of Greater New York in 1959. This is a scheme that takes account of age and sex of family members in relation to their need for food, clothing, and other items.

Using these budgets as a standard, the Michigan investigators called those families poor whose "disposable" income (money and nonmoney) covered less than 90 percent of their minimum budget requirements and who had less than $5,000 in liquid assets. According to this way of calculating, a family consisting of an employed father, a mother, and 2 children aged 8 and 11 needed an income of at least $4,330 a year for minimum maintenance in New York City. Other families required proportionately more or less. In cities other than New York the poverty line might be set at as much as 20 percent lower, the study reports.

A third way of determining the poverty line is reported in a recent publication of the Social Security Administration.[4] It employs, as a very conservative definition of poverty, the lower limit for Federal income taxation used by the law that was in force in 1963. Such a definition calls a two-person family poor that has less than $1,325 in money income, while a family that consists of six persons would be poor if its income were less than $4,000.

By these various calculations, then, the poverty level for families has been set at a $3,000 annual money income, a $4,000 annual money and nonmoney income, and an income of varying size depending on the number of family members. What is the effect of these different ways of counting the poor on the overall estimate of the size of the poverty problem in the United States today? Perhaps surprisingly, the answer is "very little," as the following figures show.

How Many Are Poor?

When the $3,000 money-income figure is used as the cutoff point, Bureau of the Census reports show that about 9.3 of the 47 million families in the United States were living in poverty in 1962—20 percent of the total. The corresponding proportions in the 3 preceding years were 21 or 22 percent.

When the level is raised to $4,000 and both money and nonmoney income are counted, the figures of the Office of Business Economics, U.S. Department of Commerce (used in the study made by the Conference on Economic Progress) show the proportion of poor ranging from 20 percent in 1959 to 17 percent in 1962. When allowance is made for variation in size and composition of the family, the estimate based on the University of Michigan's survey in 1959 showed one-fifth of American families living in poverty. Approximately the same proportion was found by the Social Security Administration's investigator who used income tax levels as the basis of her estimates for 1959. Apparently, then, no matter which of these various methods is used, the often cited statement that in the early sixties about 20 percent of American families were living in poverty is correct.

This similarity in proportions is attributable to the canceling-out effect of the differences in the criteria used. An example will show how this can come about. Take a family with $2,500 in money income:

FAMILIES WITH OWN CHILDREN, 1960

By Various Categories; Proportion of Each Classified as Poor*

[In thousands]

All Families With Own Children

Total ..... 25,661 Poor 4,278 (17%)

White Families

Total ..... 23,263 Poor 3,154 (14%)

Male head				Female head			
Total 21,869				Total 1,394			
Poor 2,364 (11%)				Poor 790 (57%)			
Urban		Rural		Urban		Rural	
Total 15,043		Total 6,826		Total 1,085		Total 309	
Poor 953 (6%)		Poor 1,411 (21%)		Poor 580 (53%)		Poor 210 (68%)	
South	Non-South	South	Non-South	South	Non-South	South	Non-South
Total 3,571	Total 11,472	Total 2,509	Total 4,317	Total 278	Total 807	Total 134	Total 175
Poor 370	Poor 583	Poor 741	Poor 670	Poor 163	Poor 417	Poor 100	Poor 110
(10%)	(5%)	(30%)	(16%)	(59%)	(52%)	(75%)	(63%)

Nonwhite Families

Total ..... 2,398 Poor 1,124 (47%)

Male head				Female head			
Total 1,901				Total 497			
Poor 723 (38%)				Poor 401 (81%)			
Urban		Rural		Urban		Rural	
Total 1,388		Total 513		Total 413		Total 84	
Poor 374 (27%)		Poor 349 (68%)		Poor 326 (79%)		Poor 75 (89%)	
South	Non-South	South	Non-South	South	Non-South	South	Non-South
Total 589	Total 799	Total 433	Total 80	Total 182	Total 231	Total 73	Total 11
Poor 240	Poor 134	Poor 319	Poor 30	Poor 156	Poor 170	Poor 66	Poor 9
(41%)	(17%)	(74%)	(38%)	(86%)	(74%)	(90%)	(82%)

*U.S. Census: 1960, PC (1) D. U.S. volume, Table 225; State volume, Table 140. "Poor" is defined as less than $3,000 in money income in 1959.

This family would be classified as poor according to the $3,000 definition whether or not it also had nonmoney income. However, when the poverty line is drawn at $4,000 and nonmoney income is included, this family would not be counted as poor if it had an additional $1,500 income from nonmoney sources. At the same time, a family with a money income of $3,999 and no nonmoney income would be called poor by the latter way of reckoning, although it would not be poor by the $3,000 money-income standard.

Similarly, when account is taken of size of family, some large families are counted as poor whose money

income is over $3,000 and some very small ones are considered not poor whose income is under that figure. In other words, each method of determining who is poor includes more of some kinds of families and fewer of other kinds as compared with the other methods. Thus the overall proportion of poor families can be about the same no matter which method is used.

This finding justifies the use of the $3,000 cutoff point for overall purposes—for determining the national total of poor families, for instance, and for noting changes in that number from year to year, the value of money being held constant. The $3,000 cutoff point is not adequate for all purposes, however. For instance, in local planning, when choices have to be made as to what kind and amount of services are to be provided and which families and individuals are to be served, this criterion may be an inadequate guide. More important for our present purpose, the $3,000 figure is quite inadequate for determining the total number of children who are growing up in poverty.

To settle, however, for any particular income figure as providing an indication of the living standard of the American poor today is to dull one's conception of the severity of the poverty problem. This is because the figure is apt to be taken to imply that most families classified as poor have an income close to the specified amount. The true situation is much worse than any of these poverty-line figures suggest.

No matter at which of these income levels the line is drawn, many families have incomes far below it. For instance, many more families had less than $2,000 in money income in 1962 than had up to $1,000 or more. Even worse, a fifth of the families below the $3,000 level had less than $1,000 a year in cash to live on. Far from $3,000 or $4,000 being close to the usual income of families that are called poor, considerably over half of them did not come within $1,000 of these figures. And within that proportion, a third to a half of the families were another $1,000 below the poverty line.

The answer, then, to the question "How poor is poor?" is "Very poor indeed." In the statements about the income of the poor—under $3,000, under $4,000, etc.—the emphasis should be on *under*. Many families and individuals are very much under the poverty line.

Clearly, in this era of affluence and rapid technological change, with jobs for the poor growing scarcer and scarcer, poverty is a major national problem. It is especially a problem for and with respect to the children of the poor. Change for the better, for all the Nation, depends particularly on the poor children's lot in life being greatly improved. Accordingly, it is to an analysis of these numbers and of certain characteristics of the children and their families that the rest of this report is devoted.

Children of the Poor

To say that about 20 percent of all American families are poor gives no indication of how many children are growing up in the handicapping condition that poverty implies. This is not only because not all families contain children and because poor families are apt to have more children than the average; it is also because the $3,000 poverty-line figure is itself a sort of average, and one that does injustice to large families. To discover how many children are being reared in poverty we must therefore consider not only the census figures but also the calculation of the poverty line itself. In doing so, we shall rely on the analysis made by Mollie Orshansky [5] of the situation in 1961. She is now in the process of making a more refined analysis, based on 1963 income figures.[6]

Not all families with incomes under $3,000 contain children. Of the 46.3 million families in the United States at the time 1961 income was ascertained, 18.7 million contained no children under 18 related to the adults; 27.6 million contained such children. In 26.2 million of the latter, the children were the families' own; in 1.4 million families, the children were related to the adults but were not their own. In other words, 60 percent of all families contained children who were related to them; 57 percent contained children who were their own. In much of the following discussion we shall confine our remarks to families with their own children, for the economic situation of children who are members of sub-families (those who live with one or both parents in families headed by other relatives) and those who are parentless and wholly supported by relatives is more difficult to determine.

Now, how many of these families with children had less than $3,000 in money income? Twenty-one percent of all families had incomes under $3,000 in 1961. Families with own children fared somewhat better—among them the proportion with incomes under $3,000 was 16 percent. Families with related but not own children were much worse off, 36 percent of them having incomes under $3,000.

In numbers, this means that 4.2 million families with own children were living in poverty. In ad-

dition, there were about 500,000 families with related but not own children in that situation, making a total of 4.7 million families who had insufficient income to provide adequately for their children's needs. Such families constituted slightly less than half of all families that were poor in 1961.

How many children does this involve, and what proportion of the total child population? This might seem a simple question to answer, since the Bureau of the Census reports show the proportion of families with various numbers of related children having various amounts of money income. In fact, using this information, the President's Council of Economic Advisers reported that the children of the poor numbered about 11 million in 1962—one-sixth of the population under 18 years of age. Consideration of the method by which this disturbingly large figure was arrived at suggests that it considerably underestimates the size of the problem. That this is so was stated by Walter Heller, the author of the Council's report, in recent testimony before a congressional committee.[7] To explain why this is so we must go back to the question of how the $3,000 poverty-line figure was arrived at.

It will be recalled that $3,000 was chosen to mark the poverty line because various studies showed this to be about the cost of a minimum budget for an average urban American family, consisting of husband, wife, and two children. This use of what amounts to an average income figure yields a satisfactory answer so far as families are concerned, because the greater budgetary needs of large families are counterbalanced by the smaller requirements of one-child families. When *children* rather than families are the unit of count, however, this averaging-out no longer works. This is because the $3,000 ceiling excludes some large families whose minimum needs come to more than $3,000 and includes some very small ones whose minimum needs are a bit below that figure.

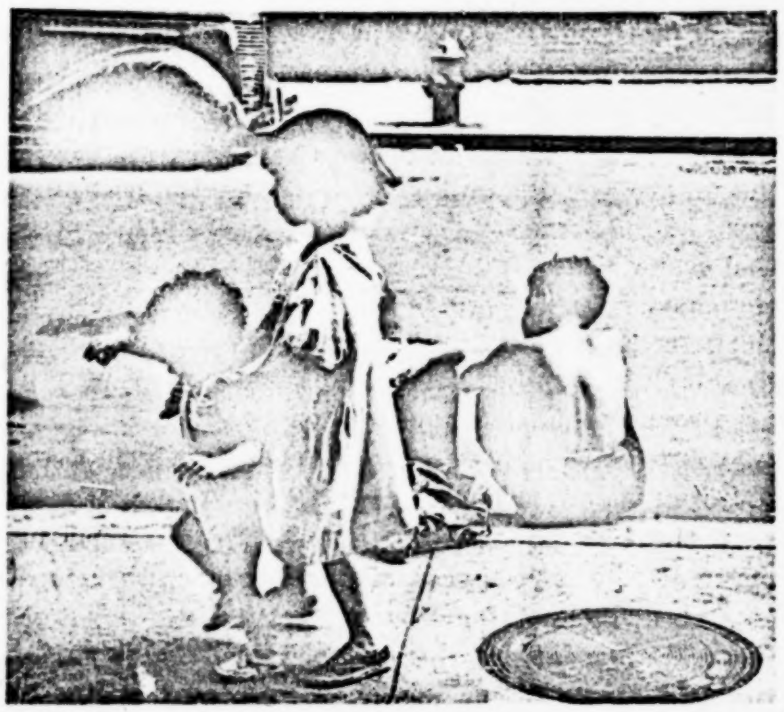
The extent of the error is seen when the estimate of the number of poor children based on the $3,000 standard is compared with the estimate made by Orshansky,[8] who devised a poverty line that rose as the size of the family increased. The minimum budget figure for a family of four that she used ($3,195) is the one cited in the report of the President's Council of Economic Advisers in justifying the $3,000 figure.

In calculating minimum budgets, Orshansky started from the proposition that the proportion of income that must be spent on food is a good indicator of standard of living. To this she joined the finding of recent studies that, on the average, both farm and urban families in the United States spend about a third of their income on food. Then, taking the U.S. Department of Agriculture low-cost food plan as a guide, she estimated the cost of food for families of each size, taking into account their composition with respect to adults and children. Food costs for farm families were assumed to be 60 percent of those of nonfarm families, this judgment being based on recent studies made by the U.S. Department of Agriculture. The resulting figures were then reduced 20 percent to represent the cost of an "economy" rather than a "low-cost" food budget. For calculating total minimum budgets, these food-cost budgets were tripled.

By such calculations, Orshansky found that 18 percent of all families with own children under 18 were living in poverty—4.8 million families in all. This is sufficiently close to the number of such families that had incomes of less than $3,000 (4.6 million) to justify the claim that essentially the same degree of poverty was being measured by the two methods.

Counting the number of own children in these poor families, Orshansky found that they numbered about 15,859,000. To these she added an estimate of the number of children who lived in families headed by relatives who were not their parents and who were equally poor. The resulting total for children living in poverty was about 17 million—a figure more than

Children such as these are behind the statistics which show that nearly a fourth of the Nation's children live in poverty—in rural and urban areas in every region of the country.



half again as high as the 11 million estimate commonly cited.

This is a crude count, to be sure, but on the basis of this estimate it appears that in 1961 about a fourth of all American children were growing up in families whose incomes were clearly inadequate to meet their basic needs. Three million of these 17 million children belonged to families whose income was under $1,000 a year. Today the number and proportion of poor children may be somewhat smaller, for the most recent sample survey of the Bureau of the Census shows that the overall proportion of poor *families* has dropped nearly 3 percentage points since 1961 and is now 18.5 percent. Even so, there is little doubt 11 million is still much too low a figure.

Who the Poor Children Are

With poverty handicapping the development of so many children, it becomes most important to know who these children are and where they live. Detailed information on these points may suggest where some of the major attacks on poverty as it affects children had best be made.

Unfortunately, up-to-date figures about families and children, broken down into all the useful groups, are not available. For the most part, the best we can do in tracing the children is to use the figures from the 1960 census that deal with the income and certain related traits of families with own children.

The family characteristics on which the 1960 census volumes report in relation to income are race, type of family, and residence—both geographical and urban-rural. In co nbination with income, family figures based on these traits show rather well where poverty among children was—and doubtless still is—concentrated.

The figures on these points are shown in the chart on page 209. It should be noted that, of necessity, the under-$3,000 standard for poverty was used, instead of the standard more adequate for our purpose that was developed by Orshansky. Then, too, since the chart refers to *families* rather than to children, the percentages shown in it are not strictly applicable to the child population. However, the percentages are probably sufficiently accurate to indicate the relative size of the poverty problem among groups of children in our society.

A chart as detailed as this one can be read in many more ways than can be pointed out in the space of this article. Of major importance, however, is the fact that each of these main family characteristics sharply differentiates one group of families in the population from that with which it is contrasted.

First, in respect to race, in 1960 the proportion of nonwhite families that were poor (47 percent) was more than three times as great as the proportion of white families that were poor (14 percent). Since nonwhite families are apt to have more children per family, the difference between those proportions would be even greater if children instead of families had been counted. The difference is reversed, however, when actual numbers are considered, because of the fact that in the whole population there were 10 times as many white as nonwhite families. Thus, white families that were poor were almost three times as numerous as poor nonwhite families.

Second, in respect to type of family, the financial disadvantage to children in families headed by women is extreme. Sixty-three percent of these families were poor as compared with 13 percent of those headed by men. But, again, in actual numbers the situation is reversed, with 3 million families headed by men being poor as contrasted with slightly over 1 million families headed by women.

Third, rural residence considerably increases the chance of a family's being poor: 26 percent of the rural families were poor as compared with 11 percent of those living in urban areas. However, the actual number of poor families was about the same regardless of place of residence, being about 2 million in each case.

Fourth, living in the South also increases the likelihood of poverty. Thirty percent of Southern families were poor as contrasted with 11 percent in the rest of the country. In this case the actual number of poor families was about the same in the two groups, about 2 million in each case.

As would be expected, a piling up of disadvantages increases the likelihood of poverty—so much so, indeed, that in the most disadvantaged group in 1960, 90 percent of the families were poor as contrasted with 5 percent of the most advantaged group. In detail, the situation was as follows. When to a family's disadvantage of belonging to a nonwhite race was added the disadvantage of having the chief wage earner a woman, the likelihood of poverty rose from 47 percent to 81 percent. The likelihood of poverty was further increased by rural residence (89 percent of such families were poor) and even more (raising the proportion to 90 percent) by rural residence in the South.

When advantages rather than disadvantages pile up the opposite is true. Fourteen percent of all white families with own children were poor in 1960. When

these families had a male head the proportion of poor dropped to 11 percent. When, in addition, such families lived in an urban area, only 6 percent were poor. And when the urban area was one that was outside the South, the proportion of poor families dropped to 5 percent.

Many more comparisons could be drawn from the chart, especially if combinations in addition to the particular ones shown there were made, but the comparison cited here may be sufficient to highlight three points:

1. The frequently quoted figure, 20 percent, which indicates the overall amount of poverty in the United States, is an average that is of rather little use for specific local planning purposes.

2. There are easily identifiable categories of children in which large proportions are growing up in poverty.

3. There are other categories in which the proportion of children living in poverty is low but in which the total number of poor children is nevertheless great.

Implications for Planning

Planning for the reduction of poverty should take both the proportions and the absolute numbers of the poor into account. In pinpointing the reasons for the existence of poverty the proportions provide the best leads. After these leads are followed, the importance of the absolute numbers comes into play.

When the proportion of poor families in a category is large, it is evident that there is something about the category itself that predisposes to low income. What this is may be fairly well known—for instance, in the category, nonwhite, and the category, female head. The disadvantages of families belonging to these categories are additionally confirmed by the Bureau of the Census reports which show that most families in these categories who are not below the poverty line are nevertheless very near to it.

When the proportion of poverty-stricken families in a category is relatively small, clues to what causes the poverty in which the children live probably are not to be found in conditions relevant to the whole category but must be sought in other factors that differentiate the poor families in the category from the great majority who are at least reasonably well off. This would be the case with the large category, white race, especially in the also large subcategory, white race and male family head, in which in 1960 only 5 percent of the 11.5 million families were poor. In these categories the process of analysis should be carried further, until subcategories containing large proportions of poor families are found. In these significant subcategories, then, clues to what needs to be altered in the families' situations would probably be found.

After the categories and subcategories of families that have a high incidence of poverty are identified, it is obviously worthwhile to know how many poor families there are in each of them. In addition, the actual income distribution within these identified categories would be a most useful item of information for planning, for this would indicate how poor the poor families really are, how much worse off they are than others in the category, and how many families only slightly above the poverty line should be reached lest they soon be added to the number of the poor.

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[1] Council of Economic Advisers: Economic report of the President together with the annual report of the Council of Economic Advisers. Washington, D.C., 1964.

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[7] House of Representatives, Part I: Economic Opportunity Act of 1964. Hearings before the Subcommittee on the War on Poverty Program of the Committee on Education and Labor. Washington, D.C., 1964.